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A Federal
Loan Num

SAVINGS

NOTICE: The Security Instrument secures a Note which contains a provision allowing for changes in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.

This Rider is made this **15th** day of **December**, 19 **87**, and is intended to amend and supplement the Mortgage, Deed of Trust, or Deed to secure Debt (the "Mortgage") given by the undersigned (the "Borrower") to secure Borrower's Note to Citicorp Savings and Loan Association, located at

1625 WEST BEACH AVENUE, CHICAGO, ILLINOIS 60610

Property Address

MODIFICATIONS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender agree as follows:

A. Interest Rate and Monthly Payment Changes
The Note has an "Initial Interest Rate" of **8.750** % from the date of the Note. Changes in the interest rate are governed by changes in an interest rate index called the "Index". The Index is the weekly average yield on United States Treasury securities adjusted to a constant maturity of **1** year(s), available by the Federal Reserve Board. In no event over the full term of the Note will the interest rate be increased more than **Four and 3/4** percentage points (**4.75** %) from the Initial Rate of Interest. However, the rate of interest that is required to be paid before each Change Date the Note Holder will calculate the new interest rate by adding **Two and 7/8** percentage points (**2.875** %) to the Current Index. If the rate of interest calculated in this manner shall never be increased or decreased on any single Change Date by more than **Two** percentage points (**2** %) from the rate of interest currently being paid.

- (1) * The weekly average yield on United States Treasury securities adjusted to a constant maturity of **1** year(s), available by the Federal Reserve Board. In no event over the full term of the Note will the interest rate be increased more than **Four and 3/4** percentage points (**4.75** %) from the Initial Rate of Interest. However, the rate of interest that is required to be paid before each Change Date the Note Holder will calculate the new interest rate by adding **Two and 7/8** percentage points (**2.875** %) to the Current Index. If the rate of interest calculated in this manner shall never be increased or decreased on any single Change Date by more than **Two** percentage points (**2** %) from the rate of interest currently being paid.
- (2) * Other:

Interest rate changes, the amount of Borrower's monthly payments will change as provided in the Note. Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.

Charges

It is understood that the loan secured by the Security Instrument is subject to a law which sets maximum interest rates and that the interest or other loan charges collected or to be collected on the loan shall be interpreted so that the interest or other loan charges shall be reduced by the maximum permitted limits, then: (i) any such loan charge shall be reduced by the maximum permitted limit; and (ii) any sums already collected from payments on the loan shall be refunded, if any choose to make this refund by reducing the amount of payments on the loan. If the law reduces principal, the reduction shall be applied to the principal balance of the loan.

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C. Prior Liens

If Lender determines that all or any part of the sum secured by this Security Instrument are subject to lien which has priority over this Security Instrument, Lender may notify Borrower in writing identifying that lien. Borrower shall promptly act with regard to that lien as provided in paragraph 4 of the Security Instrument or shall promptly secure an agreement in form satisfactory to Lender subordinating that lien to this Security Instrument.

D. Transfer of the Property

If there is a transfer of the Property subject to paragraph 17 of the Security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit on the amount of any one interest rate change (if there is a limit), or (3) a change in the Base Index figure, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph 17.

By signing this, Borrower agrees to all of the above.

* If more than one box is checked or if no box is checked, and Lender and Borrower do not otherwise agree in writing, the first index named will apply.

LAKE VIEW TRUST AND SAVINGS BANK

**A CORPORATION OF ILLINOIS, NOT
PERSONALLY, BUT AS TRUSTEE UNDER
TRUST AGREEMENT DATED NOVEMBER 19,
1987 AND KNOWN AS TRUST NUMBER
7484.**

ADJ. RATE MTGE. RIDER

This note is executed by LAKE VIEW TRUST AND SAVINGS BANK, not personally but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee, and is payable only out of the property specifically described in said MORTGAGE securing the payment hereof, by the enforcement of the provisions contained in said MORTGAGE. No personal liability shall be asserted or be enforceable against the LAKE VIEW TRUST AND SAVINGS BANK personally or any person interested beneficially or otherwise in said property specifically described in said MORTGAGE given to secure the payment hereof, or in the property or funds at any time subject to said trust agreement, because or in respect of this note or the making, issue or transfer thereof, all such liability, if any, being expressly waived by each trustor and holder hereof, but nothing herein contained shall modify or discharge the personal liability expressly assumed by the guarantor hereof, if any, and each original and successive holder of this note accepts the same upon the express condition that no duty shall rest upon the undersigned to sequester the rents, issues and profits arising from the property described in said MORTGAGE or the proceeds arising from the sale or other disposition thereof, but that in case of default in the payment of this note or of any instalment hereof, the sole remedy of the holder hereof shall be by foreclosure of the said MORTGAGE given to secure the indebtedness evidenced by this note, in accordance with the terms and provisions in said MORTGAGE set forth or by action to enforce the personal liability of the guarantor, if any, of the payment hereof, or both.

This is to certify that this is the instalment note described in the within mentioned MORTGAGE

Identification No.....

Trustee

LAKE VIEW TRUST AND SAVINGS BANK,
As Trustee as aforesaid and not personally.

By [Signature] Vice President

[Signature] Trust Officer

NOTE/ADD

Property of [Faint text]
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THIS INSTRUMENT WAS PREPARED BY: LYNN BAUTISTA
One North Dearborn Street
Chicago, Illinois 60602

ADJUSTABLE RATE
MORTGAGE

CITICORP SAVINGS

Corporate Office
One South Dearborn Street
Chicago, Illinois 60603
Telephone (1 312 977 6000)

LOAN NUMBER: 000970384

19 00

THIS MORTGAGE ("Security Instrument") is given on **December 15**
1987. The mortgagor is (LAKE VIEW TRUST AND SAVINGS BANK
A CORPORATION OF ILLINOIS, NOT PERSONALLY, BUT AS TRUSTEE UNDER TRUST AGREEMENT
DATED NOVEMBER 19, 1987 AND KNOWN AS TRUST NUMBER 7484.

("Borrower"). This Security Instrument is given to Citicorp Savings of Illinois, A Federal Savings and Loan Association, which is organized and existing under the laws of The United States, and whose address is One South Dearborn Street, Chicago, Illinois 60603. ("Lender"). Borrower, or as Lender the principal sum of FIFTY TWO THOUSAND AND 00/100 Dollars (U.S. \$52,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on **January 1, 2018**

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in **COOK** County, Illinois:

LOT 13 IN BLOCK 9 IN MCREYNOLDS SUBDIVISION OF PART OF THE EAST 1/2 OF THE NORTH EAST 1/4 OF SECTION 6, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PERMANENT TAX NUMBER: 17-06-221-017-0000
B.B.O.

COOK COUNTY, ILLINOIS
FILED FOR RECORD

1987 DEC 21 AM 2:03

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which has the address of **1625 WEST BEACH AVENUE** **CHICAGO**
Illinois **60610** ("Property Address");
(Zip Code) (City)

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national used and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Df-7126000/Law-7126000/HGMS

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Property of Cook County Clerk's Office

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Any amount disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, those amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest upon notice from Lender to Borrower requesting payment.

7. **Protection of Lender's Rights in the Property; Mortgage Insurance.** If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, or condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorney's fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

8. **Maintenance and Insurance of Property; Leasehold.** Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

9. **Assignment of Property; Leasehold.** Borrower shall not assign, lease, sublease, convey, or otherwise dispose of the Property, or any part thereof, without the prior written consent of Lender. If Lender gives its consent, Borrower shall execute a deed or other instrument conveying the Property to the assignee, lessee, sublessee, or other transferee, and shall execute any other documents necessary to carry out the assignment, lease, sublease, or other disposition. Lender shall have the right to inspect the Property and to require the assignee, lessee, sublessee, or other transferee to provide evidence of the ability to pay the sums secured by the Property, and to require the assignee, lessee, sublessee, or other transferee to provide evidence of the ability to pay the sums secured by the Property.

10. **Insurance.** Borrower shall keep the Property insured against fire, theft, and other hazards for which Lender requires insurance. The insurance shall be maintained in the amount and for the term specified in the policy. The insurance shall be assigned to Lender and shall be subject to Lender's approval which shall not be unreasonably withheld. All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

11. **Liability Insurance.** Borrower shall keep the Property insured against fire, theft, and other hazards for which Lender requires insurance. The insurance shall be maintained in the amount and for the term specified in the policy. The insurance shall be assigned to Lender and shall be subject to Lender's approval which shall not be unreasonably withheld. All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

12. **Change of Name.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attach prior to the Security Instrument, and household payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Security Instrument. Borrower shall promptly furnish to Lender receipts evidencing the payments. If Borrower makes these payments directly to the person owed payment, Borrower shall promptly furnish to Lender receipts evidencing the payments.

13. **Change of Name.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attach prior to the Security Instrument, and household payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Security Instrument. Borrower shall promptly furnish to Lender receipts evidencing the payments. If Borrower makes these payments directly to the person owed payment, Borrower shall promptly furnish to Lender receipts evidencing the payments.

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15. **Change of Name.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attach prior to the Security Instrument, and household payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Security Instrument. Borrower shall promptly furnish to Lender receipts evidencing the payments. If Borrower makes these payments directly to the person owed payment, Borrower shall promptly furnish to Lender receipts evidencing the payments.

16. **Change of Name.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attach prior to the Security Instrument, and household payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Security Instrument. Borrower shall promptly furnish to Lender receipts evidencing the payments. If Borrower makes these payments directly to the person owed payment, Borrower shall promptly furnish to Lender receipts evidencing the payments.

17. **Change of Name.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attach prior to the Security Instrument, and household payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Security Instrument. Borrower shall promptly furnish to Lender receipts evidencing the payments. If Borrower makes these payments directly to the person owed payment, Borrower shall promptly furnish to Lender receipts evidencing the payments.

18. **Change of Name.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attach prior to the Security Instrument, and household payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Security Instrument. Borrower shall promptly furnish to Lender receipts evidencing the payments. If Borrower makes these payments directly to the person owed payment, Borrower shall promptly furnish to Lender receipts evidencing the payments.

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17. **Transfer of the Property or a Beneficial Interest in the Property.** If all or any part of the Property or any interest in it is sold or transferred for or if a beneficial interest in the Property is sold or transferred and the borrower is not a natural person) without the lender's prior written consent. Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

18. **Borrower's Right to Reinstate.** If Borrower meets certain conditions, Borrower shall have the right to have applicable law may specify for reinstatement) before the end of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower (a) pays Lender all sums which then would be due under this Security Instrument and the Note had not acceleration occurred; (b) cures any default of any other covenants or agreements or expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under the paragraphs 13 or 17.

19. **Acceleration.** Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

20. **Acceleration.** Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

21. **Acceleration.** Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

22. **Acceleration.** Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

23. **Acceleration.** Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

24. **Acceleration.** Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

25. **Acceleration.** Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

26. **Acceleration.** Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

27. **Acceleration.** Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

28. **Acceleration.** Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

29. **Acceleration.** Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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Loan Number: 000970384

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless applicable law provides otherwise.) The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstatement after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and at any time prior to the expiration of any period of redemption following judicial sale, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument.

21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

22. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

23. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of the Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

- Adjustable Rate Rider
- Graduated Payment Rider
- Other(s) [specify]
- Condominium Rider
- Planned Unit Development Rider
- 2-4 Family Rider

SEE RIDERS ATTACHED HERETO AND MADE A PART HEREOF

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it:

[Signatures]
Borrower

[Signature]
X00000X

LAKE VIEW TRUST AND SAVINGS BANK
A CORPORATION OF ILLINOIS, NOT PERSONALLY, BUT AS TRUSTEE UNDER TRUST AGREEMENT
DATED NOVEMBER 19, 1987 AND KNOWN AS TRUST NUMBER 7484.

THIS MORTGAGE is executed by the Lake View Trust and Savings Bank, not personally but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee (and said Lake View Trust and Savings Bank hereby warrants that it possesses full power and authority to execute this instrument), and it is expressly understood and agreed that nothing herein or in said note contained shall be construed as creating any liability on the said First Party or on said Lake View Trust and Savings Bank personally to pay the said note or any interest that may accrue thereon, or any indebtedness accruing hereunder, or to perform any covenant either express or implied herein contained, all such liability, if any, being expressly waived by Trustee and by every person now or hereafter claiming any right or security hereunder, and that so far as the First Party and its successors and said Lake View Trust and Savings Bank personally are concerned, the legal holder or holders of said note and the owner or owners of any indebtedness accruing hereunder shall look solely to the premises hereby conveyed for the payment thereof, by the enforcement of the lien hereby created, in the manner herein and in said note provided or by action to enforce the personal liability of the guarantor, if any.

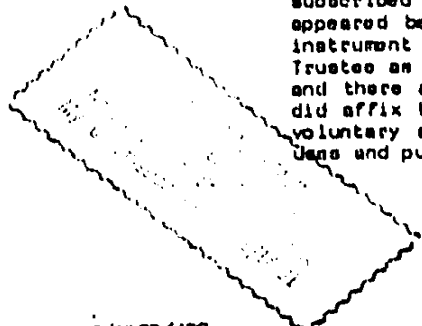
IN WITNESS WHEREOF, Lake View Trust and Savings Bank, not personally but as Trustee as aforesaid, has caused these presents to be signed by its Vice President, and its corporate seal to be hereunto affixed and attested by its Trust Officer, the day and year first above written.

LAKE VIEW TRUST AND SAVINGS BANK As Trustee as aforesaid did not personally,
By *[Signature]* Vice President
Attest *[Signature]* Trust Officer

STATE OF ILLINOIS) I, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that
) SS R. W. Kinzie
COUNTY OF COOK) Sr. Vice President of the LAKE VIEW TRUST AND SAVINGS BANK, and
G. R. Reinhard

Trust Officer of said Bank, who are personally known to me to be the same persons whose names subscribed to the foregoing instrument as such Vice President, and Trust Officer, respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act and as the free and voluntary act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth; and the said Trust Officer then and there acknowledged that said Trust Officer, as custodian of the corporate seal of said Bank, did affix the corporate seal of said Bank to said instrument as said Trust Officer's own free and voluntary act and as the free and voluntary act of said Bank, as Trustee as aforesaid, for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 15th day of Dec, 19 87
[Signature]
Notary Public



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Property of Cook County Clerk's Office

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BOX #165

Notary Public _____
(Sign Back This End Reverse For Lender Use) _____

My Commission expires:

Given under my hand and official seal, this _____ day of _____, 19 _____

personally known to me to be the same Person(s) whose name(s) _____ are subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that _____ they are free and voluntary act, for the uses and purposes therein set forth.

I, _____, a Notary Public in and for said county and state, do hereby certify that _____ THE UNDERSIGNED LAKE VIEW TRUST AND SAVINGS BANK

STATE OF ILLINOIS, _____ County, _____

Property of Cook County Clerk's Office

2-4 FAMILY RIDER
(Assignment of Rents)

CITICORP SAVINGS

Corporate Office
One South Dearborn Street
Chicago, Illinois 60603
Telephone (1 312) 977-6000

LOAN NUMBER: 000970384

THIS 2-4 FAMILY RIDER is made this 15th day of December, 19 87, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Citicorp Savings of Illinois, A Federal Savings and Loan Association (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

1625 WEST BEACH AVENUE, CHICAGO, ILLINOIS 60610
(Property Address)

2-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. Use of Property; Compliance With Law. Borrower shall not seek, agree to make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

B. Subordinate Liens. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

C. Rent Loss Insurance. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.

D. "Borrowers Right to Reinstale" Deleted. Uniform Covenant 18 is deleted.

E. Assignment of Leases. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph E, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

F. Assignment of Rents. Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

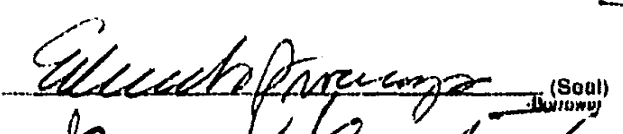
If Lender gives notice of breach to Borrower: (i) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the rents of the Property; and (iii) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

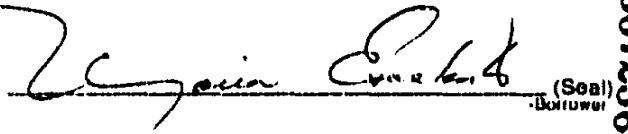
Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph F.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

G. Cross-Default Provision. Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 2-4 Family Rider.

 (Seal) Borrower

 (Seal) Borrower

 (Seal) Lender

 (Seal) Lender

LAKE VIEW TRUST AND SAVINGS BANK
A CORPORATION OF ILLINOIS, NOT PERSONALLY, BUT AS TRUSTEE UNDER TRUST AGREEMENT
DATED NOVEMBER 19, 1987 AND KNOWN AS TRUST NUMBER 7484.

87667236

OVER

UNOFFICIAL COPY

This assignment of rents is executed by LAKE VIEW TRUST AND SAVINGS BANK, not personally but as Trustee as aforesaid in the exercise of the power and authority conferred upon and vested in it as such Trustee (and said LAKE VIEW TRUST AND SAVINGS BANK, as Trustee, hereby represents that it possesses full power and authority to execute this instrument) and it is expressly understood and agreed that nothing herein or in said note or notes, or trust deed, contained shall be construed as creating any liability on the said LAKE VIEW TRUST AND SAVINGS BANK, either individually, or as Trustee aforesaid, personally to pay the said note or notes or any interest that may accrue thereon, or any indebtedness accruing thereunder, or to perform any covenant either express or implied herein or in said notes or trust deed contained, all such liability, if any, being expressly waived by the holder of said note or notes and by every person now or hereafter claiming any right or security hereunder, and that so far as LAKE VIEW TRUST AND SAVINGS BANK, either individually or as Trustee aforesaid, or its successors, personally are concerned, the legal holder or holders of said note or notes and the owners of any indebtedness accruing thereunder shall look solely to the premises above described for the payment thereof, or to the personal liability of any guarantor thereon.

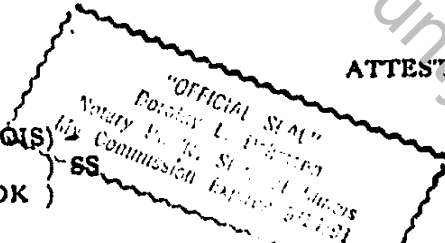
IN WITNESS WHEREOF, LAKE VIEW TRUST AND SAVINGS BANK has caused its corporate seal to be hereto affixed, and has caused its name to be signed to these presents by its Vice President and attested by its Trust Officer, this 15th day of Dec. 19__87

LAKE VIEW TRUST AND SAVINGS BANK, as Trustee

BY: [Signature]
VICE PRESIDENT

ATTEST: [Signature]
TRUST OFFICER

STATE OF ILLINOIS)
COUNTY OF COOK)



I, the undersigned, a Notary Public, in and for said County, in the state aforesaid, DO HEREBY CERTIFY, THAT R. W. Kinzie, Sr. Vice President of the LAKE VIEW TRUST AND SAVINGS BANK, and G. R. Reinhard Trust Officer of said Bank, personally known to me to be the same persons whose names are subscribed to the foregoing instrument as such Vice President and Trust Officer respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act, and as the free and voluntary act of said Bank, for the uses and purposes therein set forth; and the said Vice President did also then and there acknowledge that he did affix the said corporate seal of said Bank to said instrument for the uses and purposes therein set forth.

Given under my hand and Notarial Seal this 15th day of Dec. 19 87

[Signature]
NOTARY PUBLIC

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